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SO ORDERED: July 27, 2011.



Frank J. Otte/ United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF INDIANA INDIANAPOLIS DIVISION

IN RE:)
GLENDA NEIDHAMER CUMMINGS) CASE NO.09-10471-FJO-7
Debtor)
GLENDA NEIDHAMER CUMMINGS Plaintiff)))
vs.) Adversary Proceeding) No.09-50536
CHASE a/k/a CHASE BANK USA Defendant)

SUMMARY JUDGMENT

This Court hereby incorporates the finding of fact and conclusions of law entered simultaneously herein wherein the Court concluded that the Defendant was entitled to summary judgment in its favor as a matter of law. Based thereon, this Court hereby enters judgment accordingly in favor of the Defendant; and ORDERS that Chase Bank USA, N.A. is entitled to final summary judgment as a matter of law on the merits of the Plaintiff's claims in favor of the Defendant and against the Plaintiff.